

Explanatory Note

These suggested provision have been prepared for use by municipalities having to comply with the requirements of **Section 60.3(e)*** of the National Flood Insurance Program regulations. Your municipal attorney and engineer should be consulted in preparing the necessary ordinance or ordinances.

In using these provisions, certain things must be understood and kept in mind:

- These provisions cannot be adopted verbatim. Every municipality making use of these provisions will have to make some choices and modifications, depending upon the kinds of flood hazard areas and information contained in its Flood Insurance Study, and the community's own particular circumstances and objectives or policy.
- These provisions alone will not meet all the Flood Insurance Program requirements. They are supplemental only, and must be used in combination with other kinds of regulations (i.e., Uniform Statewide Building Code and subdivision regulations) in order to meet all of the Program requirements.
- These provisions are not classical "model" floodplain management regulations. With few exceptions, they have been prepared only with the intention of meeting the minimum requirements of the National Flood Insurance Program. Any municipality that may be interested could do considerably more concerning the regulation of development in flood-prone areas.

More stringent local requirements are encouraged, and would be supported by the Federal Emergency Management Agency. The more restrictive local regulations would be recognized as taking precedence over the federal minimum guidelines. The needs, circumstances, and objectives of the municipalities are so diverse that the development of a single ordinance or set of provisions for use by all is literally impossible.

If there are any questions concerning these suggested provisions or concerning the National Flood Insurance Program, the Division of Soil and Water Conservation (Department of Conservation and Recreation) (804) 371-7487 or the Philadelphia Regional Office (215-931-5516) should be contacted without hesitation.

** Section 60.3(e) details what the community must do after the Federal Insurance Administrator has provided a notice of base flood elevations within Zones A1-30 and/or AE on the community's FIRM and, if appropriate, has designated AH zones, AO zones, A99 zones, and A zones on the community's FIRM, and has identified on the community's FIRM coastal high hazard areas by designating Zones V1-30, VE, and V or V.*

In **Article II**, DEFINITIONS, add the following to "C" or "D" level model ordinances:

- A. Breakaway wall -A wall that is not part of the structural support of the building and is intended through its design and construction to the elevated portion of the building or supporting foundation system.
- B. Coastal High-Hazard Area - An area of special flood hazard extending from offshore to the inland limit of a primary frontal dune along an open coast and any other area subject to high velocity wave action from storms or seismic sources.
- C. Mangrove Stand - - An assemblage of mangrove trees which are mostly low trees noted for a copious development of interlacing adventitious roots above the ground and which contain one or more of the following species: black mangrove (*Avicennia Nitida*); red mangrove (*Rhizophora Mangle*); white mangrove (*Languncularia Racemosa*); and buttonwood (*Conocarpus Erecta*).
- D. Primary frontal dune - A continuous or nearly continuous mound or ridge of sand with relatively steep seaward and landward slopes immediately landward and adjacent the beach and overtopping from high tides and waves during major coastal storms. The inland limit of the primary frontal dune occurs at the point where there is distinct change from a relatively steep slope to a relatively mild slope.

Add to **Article IV** of the "C" or "D" level model ordinances:

Section 4() - Coastal High-Hazard Areas

These areas have special flood hazards associated with wave wash; therefore, the following additional provisions shall apply.

- A. All new construction shall be located (____feet) landward of the reach of mean high tide.
- B. There shall be no alteration of sand dunes or mangrove stands which would increase potential flood damage.
- C. Within V-Zones on the Flood Insurance Rate Map, obtain and record the elevation (in relation to mean sea level) of the bottom of the lowest horizontal structural member of the lowest floor (excluding pilings and columns) of all new and substantially improved structures, and whether or not such structures contain a basement on permit applications.
- D. All manufactured homes to be placed or substantially improved within V-Zones shall comply with the same standards as set forth for conventional housing in V-Zones.
- E. All recreational vehicles placed in V-Zones either be (i) on site for fewer than 180 consecutive days, (ii) be fully licensed and ready for highway use, or (iii) meet the same standards as for conventional housing in V-Zones.
- F. The use of fill for structural support of buildings is prohibited.